



What You Should Know About Nebraska VR Financial Aid

When can VR help me pay for school?

VR can help you if:

1. You are eligible for VR.
2. You need to get an academic certificate, diploma, or degree from a post-secondary school to qualify for the job goal on your approved Individual Plan for Employment (IPE).
3. VR approves your IPE at least 60 days before the date you will begin training.
4. You meet the academic and admission requirements for your program.
5. You submit all financial aid application forms your school requires in sufficient time for the school to provide VR with your financial aid information no later than 5 business days before the start of the term.
6. You provide VR a copy of your pre-registration and/or registration form 5 business days prior to the start of the first term.
7. Your school's Student Financial Aid Office says you have "Unmet Need."

If you meet all 7 criteria, VR can help you pay for your education, if they have the money.

How does the Financial Aid Office figure my aid and "unmet need"?

Each year your school's Financial Aid Office figures a budget for going to your school. The budget estimates the cost of —

- Tuition and fees
- Books and supplies
- Room and board
- Travel back and forth to school
- Personal expenses.

You can get a copy of this budget from your school.

To get student financial aid, you must file a Free Application for Federal Student Aid (FASFA) every year. The processor sends you and your school a Student Aid Report (SAR) with the results. Your school's Financial Aid Office uses your SAR to find out —

1. How much you and your family should pay from your income and assets (your Expected Family Contribution).

2. Your Pell grant eligibility.

They will also figure out how much you can get from scholarships, other programs (such as Veteran's Affairs), and how much you can borrow in student loans. They will tell you this in your Award Letter.

"Unmet need" is the difference between your school's budget and your total available resources.

The Unmet Need Formula		
Cost of going to school	\$ _____	Your school's Financial Aid Office figures this cost.
— (subtract each of the following)		
Expected Family Contribution (EFC)	— \$ _____	This is on your Student Aid Report (SAR)
Pell Grant	— \$ _____	Your school's Financial Aid Office will base your Pell amount on your EFC.
Federal and State Gift Aid	— \$ _____	This is any other student aid you do not have to pay back.
Other resources	— \$ _____	This is help you can get from other programs (Veteran's Affairs, Worker's Compensation, etc.).
Student loans you take	— \$ _____	This is any student loan the financial aid office considers as reducing your unmet need.
Your Unmet Need Equals	= \$ _____	

How will VR figure my allowance?

If the Financial Aid Office says you have “unmet need,” VR can help you with a training allowance.

VR figures your training allowance based on —

- The type of degree program you are in (associate degree and below or baccalaureate degree and above), and
- The number of credit hours you register for.
- Your unmet need as indicated by the Financial Aid Office.

Are there any limits?

Yes. There are four —

1. Your VR training allowance cannot be more than the amount of your “unmet need” reported by your school’s Student Financial Aid Office.
2. The number of hours of VR aid cannot be more than the number of credit hours specifically required by your school for degree completion, or by a state authority issuing a mandatory license you need to practice a trade or profession.

The following credit hours, regardless of the funding source, shall count toward the maximum credit hours that VR will assist in funding including when a student changes their post secondary program or major.

- Pre-IPE transfer credit hours accepted by the institution and program of study.
 - Alternative course credit hours (CLEP, AP, Credit by Exam) accepted by the institution and program of study.
 - All course credits earned by the recipient while under any Individualized Plan for Employment (original, amended, or IPE from a previous case). Includes any course or courses taken that do not meet the degree requirements of the institution and program of study.
 - All course credit hours authorized for, but not earned because the (1) course was not completed with a grade of C or equivalent, or a grade required by the program of study; or (2) the course was withdrawn from after the 100% refund period.
3. The number of hours of VR aid for remedial or developmental courses cannot be more than 6 semester hours, or 9 quarter hours.
 4. The number of hours for a fall and spring semester term, or for a summer, fall, winter, and spring quarter term that VR will assist shall not exceed 12 credit hours per term.

Are there any exceptions?

Yes. There are two —

1. Your VR training allowance will be increased if you go to Gallaudet University or the National Technical Institute for the Deaf.
2. Your VR training allowance may be increased if you have unusual circumstances, and a VR Area Administrator decides there is no other way for you to get the training you need to qualify for your job goal.

How will VR pay my allowance?

The VR allowance can be provided to you, split between you and the school, or provided to the school. Let your specialist know how you would like the training allowance provided.

How can I use my VR allowance?

You can use your VR training allowance to help pay for any of your education costs —

- Tuition and fees
- Books and supplies
- Travel back and forth to school
- Room and board
- Personal incidentals
- Other educational expenses.

What are my responsibilities?

You are responsible for —

- Paying for your education costs with your VR training allowance, Expected Family Contribution, Pell, and other resources.
- Applying for student financial aid every year before the deadlines set by your school and VR, and providing VR with copies of your financial aid information.
- Giving VR copies of your pre-registration and registration information no later than 5 business days prior to each term and grade reports as soon as you get them.
- Completing all courses and assignments on time.
- Keeping your overall grade point average at “C” or better, or at a level required by your program of study.
- Completing the number of credit hours each academic year you need to meet your school’s reasonable progress criteria and as agreed to by VR.

Your training allowance from VR may be delayed, suspended, or ended if you do not meet your responsibilities.

What steps do I follow?

1. Apply for financial aid

Most schools use the Free Application for Federal Student Aid (FAFSA). Some schools use the College Board's Financial Aid Form (FAF) or the American College Testing Program's Family Financial Statement (FFS). Check with your school to be sure you use the right form for them.

The remaining steps will pertain more to the FAFSA

2. Request a PIN

Request a **Personal Identification Number** (PIN) for you (and one for a parent if you're a dependent student) at **www.pin.ed.gov**. The PIN serves as the electronic signature for the FAFSA. Keep the PIN for future years.

3. Complete the FAFSA

- Complete the on-line **FAFSA** application at **www.fafsa.ed.gov** and submit it to the federal processor. Electronic submittal is faster than mailing a paper application. Apply before your college's priority deadline to get the best financial aid package. EducationQuest Foundation can file your application electronically for you. A paper application is available from your guidance counselor, college financial aid office, EducationQuest Foundation office or your VR office. Complete the FAFSA every year you will be in school. The FAFSA changes every year. Make sure you file the right form.
- The FAFSA processor will provide a copy of your Student Aid Report to each of the schools you provide a Federal School Code for.
- You will receive a Student Aid Report after the FAFSA is submitted. This acknowledges that your form was processed, and can be used to make corrections to your FAFSA. You'll need your PIN to make electronic corrections.

- Your college may request federal tax returns or other documents to verify your FAFSA information. Send the documents to the college financial aid office upon request.
- Your college will send you a **financial aid award letter** detailing the assistance they're offering.
 - Meet with VR before accepting financial aid from any college. VR must know your financial aid package and unmet need before we can offer financial assistance.
 - Provide VR with the following documents so we may determine your training allowance.
 - Award letter
 - Term pre-registration
 - Term registration
 - Previous term grade report
 - Sign and return the award letter to the college by the deadline.
 - If you need student loans, apply for them through your college. They will provide you the necessary forms. Allow several weeks processing time.

5. Prepare a budget and live by it. Each academic year, budget your school, living, and other costs. Your budget should detail all your expected expenses. It should show how you will use your resources to meet your expenses. Your resources include your personal and family income and assets, student financial aid, and your VR training allowance. VR can help you make your budget.

6. Get VR approval before you change your major or drop or add any classes. VR must approve any change to your job goal, major, or course load before it takes effect. VR cannot give you financial aid if it has not approved the change(s) before it took place.

4. Wrap up the financial aid process

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